

## BY THE SOUTHERN MAIL.

### COMMERCIAL AND MONEY MATTERS.

For Sales of Stocks, &c. see Fourth Page.

MONDAY P. M.

There was a heaving in the stock market yesterday, which was increased after the steamer's advice were made public. There was an impression in the street that the financial crisis which many consider to be impending over England may react in its effects upon this side; and it is also feared that stringency of the money market may force large amounts of American stocks back upon this market and thus force down the rates. It must be remembered, however, that later advice from this country carried out an advance in the rates of exchange to a point where specific imports became no longer profitable, and the drain of bullion from the Bank being thus stopped, confidence would revive, and the Bank would again increase its loans. The "crisis" is probably over before this time, and the London money market easier.

In bills there is little or nothing doing. Sterling is quiet at 61@7. France 53@5.30.

Freights are still under the prospects of continued heavy shipments of produce, and some ship owners are asking 4s and 12d for Liverpool. We heard of no engagements higher than 3s for Liverpool and 12s for Ireland. There was not much activity.

The advice given by Britannia, considered good for "shorts" in the street, were also looked upon as highly favorable for breadstuffs generally, and a large degree of activity was infused into the market. Prices advanced rapidly, and Flouri sold at 8@9. The scarcity of food in Europe continues to be severely felt, and on the Continent prices were rising again, as well as in the United Kingdom. The prices are now sustained on the other side by the regular demand for consumption, with out any infusion of speculation, and the dealers this side have strong faith in the continuance of high rates until next harvest. The great West, and indeed the whole business of the country, will feel the invigorating effects of these large prices for the products of our agricultural industry, and the wealth of the nation be greatly increased by them.

The Britannia is stated to have on board £450,000 in specie, but we have a telegraphic dispatch from Boston giving the amount at \$149,000—equal to about £70,000.

Subscriptions to the amount of \$60,000 were made in Columbia in three days, to the stock of the Columbia and Charlotte Road. The Town Council of Columbia has subscribed \$50,000 to the Greenville and Columbia Railroad.

We learn from the *Chicago Journal* that Messrs. Lewis and Swift, Trustees on the part of the Bondholders and Mr. Gooding, Chief Engineer of the work, arrived in that city on the 10th inst., from the line of the Canal—and that these gentlemen were confident the Canal would be completed and rendered navigable this Fall. When finished, it will add much to the value of lands in Illinois through which it passes; and much to the wealth of the whole State.

The Knickerbocker Fire Insurance Co. have declared a dividend of 6 per cent.

The Albany Argus has the following synopsis of the condition of the Banks of this State on the 1st inst., excepting the New York State Stock security Bank:

**BOSTON.**

Loans and Discounts ..... \$70,816,117

Loans and Discounts to Directors ..... 4,806,415

Loans and Discounts to Brokers ..... 1,606,292

Real Estate ..... 33,511,016

Bonds and Mortgages ..... 27,450,485

Provisions for Future Notes ..... 11,652,801

From Directors, other than for Loans and Discounts ..... 49,025

Total Resources ..... \$129,956,892

**LIMITED.**

Capital ..... \$31,176,404

Profit ..... 1,561,590

Reserve in circulation ..... 11,407,193

Due to Directors (registered) ..... 33,055,448

Due to Treasury of the State ..... 295,401

Due to Compt. Fund ..... 53,824

Due to Directors' demand ..... 1,011,522

Due to Banks ..... 18,931,900

Due to the U. S. Treasury ..... 173,517

Amount due not included under other heads ..... 676,120

Add for costs ..... 265

Total Liabilities ..... \$129,956,892

A comparison of these returns with two former reports shows the following results:

May 1, 1846. Feb. 1, 1847. May 1, 1847.

Loans and Discounts \$12,501,361. The \$10,888,500

Stocks ..... 1,000,000

Specie ..... 11,718,634

Cash Items ..... 9,303,942

Bank Notes ..... 7,753,482

Capital ..... 8,703,270

Reserve in circulation ..... 11,407,193

Due to Directors (registered) ..... 33,055,448

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